

## MIRA INFORM REPORT

<b>Report No. :</b>	522993
<b>Report Date :</b>	03.08.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	OWENS CORNING SALES, LLC
<b>Registered Office :</b>	Corporation Trust Center 1209 Orange St, Wilmington, Delaware
<b>Country :</b>	United States
<b>Financials (as on) :</b>	2017 (Summarized)
<b>Date of Incorporation :</b>	1938
<b>Legal Form :</b>	Limited Liability Company
<b>Line of Business :</b>	Subject is engaged in manufactures glass fibers and fiberglass insulation.
<b>No. of Employees :</b>	9000

### RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> January 2017)

<b>MIRA's Rating :</b>	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Status :</b>	Good
<b>Payment Behaviour :</b>	Regular
<b>Litigation :</b>	--

#### NOTES :

Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto:infodept@mirainform.com) while quoting report number, name and date.

### ECGC Country Risk Classification List

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Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
United States	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

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**UNITED STATES - ECONOMIC OVERVIEW**

The US has the most technologically powerful economy in the world, with a per capita GDP of \$59,500. US firms are at or near the forefront in technological advances, especially in computers, pharmaceuticals, and medical, aerospace, and military equipment; however, their advantage has narrowed since the end of World War II. Based on a comparison of GDP measured at purchasing power parity conversion rates, the US economy in 2014, having stood as the largest in the world for more than a century, slipped into second place behind China, which has more than tripled the US growth rate for each year of the past four decades.

In the US, private individuals and business firms make most of the decisions, and the federal and state governments buy needed goods and services predominantly in the private marketplace. US business firms enjoy greater flexibility than their counterparts in Western Europe and Japan in decisions to expand capital plant, to lay off surplus workers, and to develop new products. At the same time, businesses face higher barriers to enter their rivals' home markets than foreign firms face entering US markets.

Long-term problems for the US include stagnation of wages for lower-income families, inadequate investment in deteriorating infrastructure, rapidly rising medical and pension costs of an aging population, energy shortages, and sizable current account and budget deficits.

The onrush of technology has been a driving factor in the gradual development of a "two-tier" labor market in which those at the bottom lack the education and the professional/technical skills of those at the top and, more and more, fail to get comparable pay raises, health insurance coverage, and other benefits. But the globalization of trade, and especially the rise of low-wage producers such as China, has put additional downward pressure on wages and upward pressure on the return to capital. Since 1975, practically all the gains in household income have gone to the top 20% of households. Since 1996, dividends and capital gains have grown faster than wages or any other category of after-tax income.

Imported oil accounts for more than 50% of US consumption and oil has a major impact on the overall health of the economy. Crude oil prices doubled between 2001 and 2006, the year home prices peaked; higher gasoline prices ate into consumers' budgets and many individuals fell behind in their mortgage payments. Oil prices climbed another 50% between 2006 and 2008, and bank foreclosures more than doubled in the same period. Besides dampening the housing market, soaring oil prices caused a drop in the value of the dollar and a deterioration in the US merchandise trade deficit, which peaked at \$840 billion in 2008. Because the US economy is energy-intensive, falling oil prices since 2013 have alleviated many of the problems the earlier increases had created.

The sub-prime mortgage crisis, falling home prices, investment bank failures, tight credit, and the global economic downturn pushed the US into a recession by mid-2008. GDP contracted until the third quarter of 2009, the deepest and longest downturn since the Great Depression. To help stabilize financial markets, the US Congress established a \$700 billion Troubled Asset Relief Program (TARP) in October 2008. The government used some of these funds to purchase equity in US banks and industrial corporations, much of which had been returned to the government by early 2011. In January 2009, Congress passed and former President Barack OBAMA signed a bill providing an additional \$787 billion fiscal stimulus to be used over 10 years - two-thirds on additional spending and one-third on tax cuts - to create jobs and to help the economy recover. In 2010 and 2011, the federal budget deficit reached nearly 9% of GDP. In 2012, the Federal Government reduced the growth of spending and the deficit shrank to 7.6% of GDP. US revenues from taxes and other sources are lower, as a percentage of GDP, than those of most other countries.

Wars in Iraq and Afghanistan required major shifts in national resources from civilian to military purposes and contributed to the growth of the budget deficit and public debt. Through FY 2018, the direct costs of the wars will have totaled more than \$1.9 trillion, according to US Government figures.

In March 2010, former President OBAMA signed into law the Patient Protection and Affordable Care Act (ACA), a health insurance reform that was designed to extend coverage to an additional 32 million Americans by 2016,

through private health insurance for the general population and Medicaid for the impoverished. Total spending on healthcare - public plus private - rose from 9.0% of GDP in 1980 to 17.9% in 2010.

In July 2010, the former president signed the DODD-FRANK Wall Street Reform and Consumer Protection Act, a law designed to promote financial stability by protecting consumers from financial abuses, ending taxpayer bailouts of financial firms, dealing with troubled banks that are "too big to fail," and improving accountability and transparency in the financial system - in particular, by requiring certain financial derivatives to be traded in markets that are subject to government regulation and oversight.

In December 2012, the Federal Reserve Board (Fed) announced plans to purchase \$85 billion per month of mortgage-backed and Treasury securities in an effort to hold down long-term interest rates, and to keep short-term rates near zero until unemployment dropped below 6.5% or inflation rose above 2.5%. The Fed ended its purchases during the summer of 2014, after the unemployment rate dropped to 6.2%, inflation stood at 1.7%, and public debt fell below 74% of GDP. In December 2015, the Fed raised its target for the benchmark federal funds rate by 0.25%, the first increase since the recession began. With continued low growth, the Fed opted to raise rates several times since then, and in December 2017, the target rate stood at 1.5%.

In December 2017, Congress passed and President Donald TRUMP signed the Tax Cuts and Jobs Act, which, among its various provisions, reduces the corporate tax rate from 35% to 21%; lowers the individual tax rate for those with the highest incomes from 39.6% to 37%, and by lesser percentages for those at lower income levels; changes many deductions and credits used to calculate taxable income; and eliminates in 2019 the penalty imposed on taxpayers who do not obtain the minimum amount of health insurance required under the ACA. The new taxes took effect on 1 January 2018; the tax cut for corporations are permanent, but those for individuals are scheduled to expire after 2025. The Joint Committee on Taxation (JCT) under the Congressional Budget Office estimates that the new law will reduce tax revenues and increase the federal deficit by about \$1.45 trillion over the 2018-2027 period. This amount would decline if economic growth were to exceed the JCT's estimate.

Source : CIA

## **STATUTORY INFORMATION**

Legal Name	OWENS CORNING SALES, LLC
Trade Name	OWENS CORNING
ID	ID
ID Details	4222076
Creation Date	1938
Incorporation Date	9/19/2006
Legal Address	CORPORATION TRUST CENTER 1209 ORANGE ST, Wilmington, Delaware, USA
Operative Address	1 Owens Corning Parkway, Toledo, OH. USA
Telephone	419-248-8000
Fax	419-248-8445
Legal Form	LIMITED LIABILITY COMPANY
E-Mail	NA
Registered In	DELAWARE
Website	<a href="http://www.owenscorning.com">www.owenscorning.com</a>
Contact	Michael Thaman - Chief Executive Officer of Owens Corning
Staff	9000
Activity	SIC Code: 3296, Mineral Wool NAICS Code: 327993, Mineral Wool Manufacturing

## **BANKS**

Name of Bank	Reported Amount
Bank of America	
GSG FINANCIAL LLC	
MB FINANCIAL BANK N.A.	



**MIRA INFORM PRIVATE LIMITED**  
 605, Palmspring, Near D'Mart, Link Road,  
 Malad (West), Mumbai - 400 064. INDIA  
 Tel : 91-22-40448000 (44 lines)  
 Fax : 91-22-40448045 / 40448046  
 E-mail : mira@mirainform.com  
 info@mirainform.com  
 Website : http://www.mirainform.com  
 http://www.miraglobalcheck.com  
 http://www.miraglobalcollections.com

STERLING NATIONAL BANK  
 The Southern Bank Company  
 Wintrust Equipment Finance  
 Description -

**HISTORY**

History Owens Corning Sales LLC was founded in 1938.  
 Key Developments NA  
 Parent Company Owens Corning Sales LLC operates as a subsidiary of:  
 Owens Corning  
 1 Owens Corning Parkway, Toledo, OH. USA

**PRINCIPAL ACTIVITY**

General Description Owens Corning Sales LLC manufactures glass fibers and fiberglass insulation.  
 Service/Product Description The Company offers glass fiber composite materials.  
 Sales Wholesale  
 Operations Area National and International  
 Imports From China, Belgium  
 Export To Mexico, Colombia, Ecuador  
 Employees 9000 employees  
 Payments With Suppliers Regular  
 Brands  
 Brand Comments  
 Owens Corning -

Clients			
Name of Client	Country		Comments

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The Synergy Group	Ecuador	-
Owens Corning Mexico S. De R.L	Mexico	-
Fiberglass Colombia S.A.	Colombia	-
Ocv Mexico S De RI De Cv	Mexico	-
Comments		-

Suppliers	Country	Comments
Supplier Name		
European Owens Corning Fiberglas Sp	Belgium	-
Taishan Fiberglass Inc.	China	-
Shanghai International Trade	China	-
Comments		-

## **LOCATION**

Headquarters	1 Owens Corning Parkway, Toledo, OH. USA
Branches	4837 SC-81, Anderson, SC 29624,USA 4535 Enterprise Dr NW, Concord, NC 28027,USA 1167 Lower Brownsville Road Jackson, TN, USA 1701 Hollywood Road Amarillo, TX, USA

## **GROUP STRUCTURE AND SUBDIARY COMPANIES**

Listed at the stock exchange	No
Capital	NA
Shareholders (%)	Owens Corning Sales LLC operates as a subsidiary of: Owens Corning
Management	1 Owens Corning Parkway, Toledo, OH. USA Michael Thaman - Chief Executive Officer of Owens Corning BRIAN CHAMBERS - Chief Operating Officer MICHAEL MCMURRAY - Chief Financial Officer Jim Drew - Vice President, National Accounts

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Subsidiary Companies	No subsidiary companies were found.
Related Companies	<p>Owens Corning Argentina SRL  Maipú 272 2° piso  C1038AAN Buenos Aires, Argentina</p> <p>Owens Corning Fiberglas A.S. Ltda  Avenida Brasil 2567, Distrito Industrial  13505-600 Rio Claro, SP, Brazil</p> <p>Owens Corning Composite Materials Canada  245 York Road  Guelph, Ontario N1E 3G4, Canada</p> <p>Owens Corning Mexico S. de RL de C.V.  Av. Acueducto 459, Col. Zacatenco  Mexico City, DF 14-813 07360, Mexico</p> <p>European Owens Corning Fiberglas SPRL  Chaussée de la Hulpe 166  1170 Brussels, Belgium</p> <p>Owens Corning ITALIA SRL  VIA PARINI N.10  20842 BESANA B.ZA (MB) Italy</p> <p>Owens Corning Alcala Spain SL  Carretera Madrid-Barcelona km 34.5, Apdo 60  28800 Alcala de Henares, Madrid, Spain</p>

## **FINANCIAL INFORMATION**

General Description	The company does not make its financial statements public. The following information has been provided by private sources:
Year/Currency	2017 USD
Sales	3.14Billion
Money Flow	Normal
Import Fob Dollar Year	Amount
There are not Import Fob Dollar informed	
Export Fob Dollar	

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Year	Amount
There are not Export Fob Dollar informed	

## **LEGAL FILINGS**

### Lawsuits

Owens Corning Sales, LLC v. Area Impianti S.p.A.  
Plaintiff: Owens Corning Sales, LLC and Owens  
Corning Mineral Wool, LLC  
Defendant: Area Impianti S.p.A.  
Counter\_claimant: Area Impianti S.p.A.  
Counter\_defendant: Owens Corning Sales, LLC  
Case Number: 6:2018cv03038  
Filed: February 2, 2018  
Court: Missouri Western District Court  
Office: Springfield Office  
County: Greene  
Presiding Judge: Matt J. Whitworth  
Nature of Suit: Other Contract  
Cause of Action: 28:1332  
Jury Demanded By: Both

Henderson v. Owens Corning Sales LLC  
Plaintiff: Robert J Henderson  
Defendant: Owens Corning Sales LLC  
Case Number: 3:2017cv03075  
Filed: November 7, 2017  
Court: Texas Northern District Court  
Office: Dallas Office  
County: Ellis  
Presiding Judge: David C Godbey  
Nature of Suit: Other Labor Litigation  
Cause of Action: 28:1331  
Jury Demanded By: Plaintiff

Stonepointe Townhomes of Johnston Homeowners  
Association v. Owens Corning Corp.  
Plaintiff: Stonepointe Townhomes of Johnston  
Homeowners Association  
Defendant: Owens Corning Corp. and Owens Corning  
Sales, LLC  
Case Number: 4:2017cv00267  
Filed: July 21, 2017  
Court: Iowa Southern District Court  
Office: Central Office  
County: Polk

Referring Judge: Helen C. Adams  
Presiding Judge: John A. Jarvey  
Nature of Suit: Property Damage Product Liability  
Cause of Action: 28:1332  
Jury Demanded By: Plaintiff

Jaime Gonzalez, et al v. Owens Corning, et al  
Plaintiff - Appellant: JAIME GONZALEZ, PATRICIA  
WRIGHT, KEVIN WEST, GERALD BOEHM, EDWARD  
MAAG and DIANE MAAG, on behalf of themselves and  
all others similarly situated  
Defendant - Appellee: OWENS CORNING and  
OWENS CORNING SALES LLC  
Case Number: 16-2653  
Filed: June 2, 2016  
Court: U.S. Court of Appeals, Third Circuit  
Nature of Suit: Property Damage - Product Liability

Buske et al v. Owens Corning (Corp.) et al  
Plaintiff: David Buske, Kathy Buske, Robert Pepe and  
Mari Rollins  
Defendant: Owens Corning (Corp.), Owens Corning  
Sales, LLC and Owens Corning Roofing and Asphalt,  
LLC  
Case Number: 1:2016cv00709  
Filed: March 4, 2016  
Court: Georgia Northern District Court  
Office: Atlanta Office  
County: Paulding  
Presiding Judge: Thomas W. Thrash  
Nature of Suit: Other Contract  
Cause of Action: 28:1332  
Jury Demanded By: Plaintiff

Camelot Investment Company, Inc. v. Ohio Security  
Insurance Company et al  
Plaintiff: Camelot Investment Company, Inc.  
Defendant: Ohio Security Insurance Company, Owens  
Corning Sales, LLC and Owens Corning  
Case Number: 3:2015cv00828  
Filed: July 29, 2015  
Court: Illinois Southern District Court  
Office: East St. Louis Office  
County: Madison  
Presiding Judge: Michael J. Reagan  
Referring Judge: Donald G. Wilkerson  
Nature of Suit: Insurance  
Cause of Action: 28:1332  
Jury Demanded By: Defendant



**MIRA INFORM PRIVATE LIMITED**  
605, Palmspring, Near D'Mart, Link Road,  
Malad (West), Mumbai - 400 064. INDIA  
Tel : 91-22-40448000 (44 lines)  
Fax : 91-22-40448045 / 40448046  
E-mail : mira@mirainform.com  
info@mirainform.com  
Website : <http://www.mirainform.com>  
<http://www.miraglobalcheck.com>  
<http://www.miraglobalcollections.com>

Trademarks	No records found.
Patents Registered	No records found.
Renewals	No records found.
UCC (Uniform Commercial Code)	Reg. Number: OH00203173060 Type: Original Status: Active Filing Date: 08/04/2016 Lapse Date: 08/04/2021 Debtor: Name and Address: OWENS CORNING SALES, LLC 1 OWENS CORNING PARKWAY, TOLEDO, OH, 43659, United States Secured Party: Name and Address GSG FINANCIAL LLC 53 WEST 36TH STREET SUITE 701, NEW YORK, NY, 10018, United States MB FINANCIAL BANK N.A. 6111 NORTH RIVER ROAD, ROSEMONT, IL, 60018, United States Registered Date: 08/04/2016 Document Name: Original Reference No.: OH00203173060 Registered Date: 09/16/2016 Document Name: Assignment Reference No.: 20162630418  Reg. Number: OH00186591004 Type: Original Status: Active Filing Date: 06/16/2015 Lapse Date: 06/16/2020 Debtor Name and Address: OWENS CORNING SALES, LLC 1 OWENS CORNING PARKWAY, TOLEDO, OH, 43659, United States Secured Party Name and Address: STERLING NATIONAL BANK 500 SEVENTH AVENUE 3RD FLOOR, NEW YORK, NY, 10018, United States GSG FINANCIAL LLC 53 WEST 36TH STREET, SUITE 701, NEW YORK,

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**MIRA INFORM PRIVATE LIMITED**  
605, Palmspring, Near D'Mart, Link Road,  
Malad (West), Mumbai - 400 064. INDIA  
Tel : 91-22-40448000 (44 lines)  
Fax : 91-22-40448045 / 40448046  
E-mail : mira@mirainform.com  
info@mirainform.com  
Website : <http://www.mirainform.com>  
<http://www.miraglobalcheck.com>  
<http://www.miraglobalcollections.com>

NY, 10018, United States  
Registered Date: 06/16/2015  
Document Name: Original  
Reference No.:  
OH00186591004  
Reg. Number: OH00205406966  
Type: Original  
Status: Active  
Filing Date: 11/01/2016  
Lapse Date: 11/01/2021  
Debtor Name and Address:  
OWENS CORNING SALES, LLC  
1 OWENS CORNING PARKWAY, TOLEDO, OH,  
43659, United States  
Secured Party Name and Address:  
MB FINANCIAL BANK N.A.  
6111 NORTH RIVER ROAD, ROSEMONT, IL, 60018,  
United States  
GSG FINANCIAL LLC  
53 WEST 36TH STREET SUITE 701, NEW YORK, NY,  
10018, United States  
THE SOUTHERN BANK COMPANY  
221 SOUTH 6TH STREET, GASDEN, AL, 35901,  
United States  
IEMFS, LTD. DBA GSG FINANCIAL  
53 W 36TH STREET, SUITE 701, NEW YORK, NY,  
10018, United States  
Secured Party  
Wintrust Equipment Finance, a division of Wintrust  
Asset Finance Inc.  
3665 Park Place West, Mishawaka, INDIANA, 46545,  
United States  
The Southern Bank Company  
221 South 6th Street, Gadsden, ALABAMA, 35901,  
United States  
Registered Date: 11/01/2016  
Document Name: Original  
Reference No.:  
OH00205406966  
Registered Date: 12/19/2016  
Document Name: Amendment Collateral  
Reference No.: 20163550048  
Registered Date: 06/27/2017  
Document Name: Assignment  
Reference No.: 20171800084  
Registered Date: 06/27/2017  
Document Name: Assignment  
Reference No.: 20171800170  
Registered Date: 07/27/2017

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OFAC Sanctions List Search

Document Name: Assignment  
Reference No.: SR1982  
Registered Date: 11/13/2017  
Document Name: Assignment  
Reference No.: SR52923  
The company is not listed in the OFAC list.

## **SUMMARY**

Summary

Founded in 1938, Owens Corning Sales LLC is an organization in the Mineral Wool Industry headquartered in Toledo, OH. The company has 9000 regular employees and generates an estimated \$3.14 billion USD in annual revenue. It operates nationally and internationally, mainly exporting to Mexico and Colombia. It is ACTIVE in business with no negative records.

## **RISK INFORMATION**

Debts	Controlled
Payments	Regular
Cash Flow	Normal
State	Active

## **INTERVIEW**

First Name	NA
Position	NA
Comments	She confirmed the name of the company and the address of the headquarters and location. However, she was reluctant to provide any further information.

**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 38.36
UK Pound	1	INR 89.52
Euro	1	INR 79.57
USD	1	INR 68.78

**Note :** Above are approximate rates obtained from sources believed to be correct

**INFORMATION DETAILS**

Analysis Done by :	DIV
Report Prepared by :	KET

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**RATING EXPLANATIONS**

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)